

My SMART Financial Goals Worksheet

(This chart is taken from iGrow Healthy Families SDSU Extension)

Short-term Goal (less than 6 months) : _____

Total \$ Needed	Start Date	End Date	\$ I Need to Save Monthly (Total \$ / # Months)

What action steps do you need to take to accomplish this goal? _____

Intermediate Goal (6-12 months) : _____

Total \$ Needed	Start Date	End Date	\$ I Need to Save Monthly (Total \$ / # Months)

What action steps do you need to take to accomplish this goal? _____

Long-term Goal (More than 1 year) : _____

Total \$ Needed	Start Date	End Date	\$ I Need to Save Monthly (Total \$ / # Months)

What action steps do you need to take to accomplish this goal? _____

Make sure your goals are SMART!

- **Specific** – Be very specific when goal setting. What exactly needs to be accomplished and why?
Ex: I want to save \$2,400 for.....
- **Measurable** – The ability to track progress. Determine what steps need to be taken to achieve the specific goal and what success will look like
Ex: I'll put \$100 a month into a savings account
- **Attainable** – After setting the goal, make sure it is doable with available resources.
Ex: I will cook dinner at home and save the money from eating at a restaurant
- **Realistic** – Determine whether the goal is really something that can be committed to.
Ex: It will take commitment so I will have \$50 automatically deposited into savings 2x a month
- **Timely** – Make sure that a start time and deadline are set for each goal.
Ex: In 2 years I will have \$2,400